

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 5 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Jeffrey A Brenner
Shari S Brenner**

Case No.: **18-16546**
Judge: **Hon. Rosemary Gambardella, USBJ**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original ☒ Modified/Notice Required Date: **4/2/2018**
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY
SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **JMG**

Initial Debtor: **JAB**

Initial Co-Debtor **SSB**

Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on May 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: **Debtors' Residence, 124 West Tenth Street, Bayonne, NJ 07002**

Proposed date for completion: 6/30/2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	50.00
Justin M. Gillman, Esq.	Supplemental Attorney Fees Subject to Filing of Application for Compensation and entry of Order Allowing Fees (Amount is estimated and shall be fixed by Order)	TBD

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America (Court Claim No. 12)	124 West Tenth Street Bayonne, NJ 07002 Hudson County	151,935.23	0.00	10,000.00 Distributions through Plan pending loan modification	\$2,188.06
Bank of America Per Order Resolving Motion for Relief from Stay	124 West Tenth Street Bayonne, NJ 07002 Hudson County	19,692.54	0.00	0.00 No Distributions through Plan pending loan modification	\$2,188.06

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

- 1.) The debtor values collateral as indicated below. If the claim may be modified under Section

1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ford Motor Credit	229.91	Lease Monthly payments: \$229.00	Assume - Cure Arrears through Plan	229.91

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ **NONE**
The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Capital One	Debtors' Residence 124 West Tenth St. Bayonne, NJ 07002	Judicial Lien DC-009172-11	1,299.00	340,000.00	45,015.48 Or Maximum Amount under 11 U.S.C. § 522(d)(1)	309,600.00	1,299.00
Garden State Anesthesia	Debtors' Residence 124 West Tenth St. Bayonne, NJ 07002	Judicial Lien DC-002042-12	1,080.00	340,000.00	45,015.48 Or Maximum Amount under 11 U.S.C. § 522(d)(1)	309,600.00	1,080.00
Dc Fraga Maris	Debtors' Residence 124 West Tenth St. Bayonne, NJ 07002	Judicial Lien SC-001747-16	805.00	340,000.00	45,015.48 Or Maximum Amount under 11 U.S.C. § 522(d)(1)	309,600.00	805.00
LVNV Funding LLC	Debtors' Residence 124 West Tenth St. Bayonne, NJ 07002	Judicial Lien DC-028652-10	731.00	340,000.00	45,015.48 Or Maximum Amount under 11 U.S.C. § 522(d)(1)	309,600.00	731.00
New Century Financial Services, Inc.	Debtors' Residence 124 West Tenth St. Bayonne, NJ 07002	Judicial Lien DC-019841-12	757.00	340,000.00	45,015.48 Or Maximum Amount under 11 U.S.C. § 522(d)(1)	309,600.00	757.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **April 13, 2018.**

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Extend time to obtain a loan modification.	Extending time to obtain a loan modification. Address

post-petition arrears owed to Bank of America per terms of
settlement of Motion for Relief from stay.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 3, 2019

/s/ Jeffrey A Brenner

Jeffrey A Brenner

Debtor

Date: January 3, 2019

/s/ Shari S Brenner

Shari S Brenner

Joint Debtor

Date: January 3, 2019

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey A Brenner
 Shari S Brenner
 Debtors

Case No. 18-16546-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 51

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db/jdb
 cr +Jeffrey A Brenner, Shari S Brenner, 124 West Tenth Street, Bayonne, NJ 07002-1359
 +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 517563112 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
 517431923 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517431924 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 517431935 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517431936 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517436478 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000,
 DETROIT, MI. 48255-0953)
 517431942 +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
 517665618 +Garden State Anesthesia, 180 Main Street, 2nd Floor, Hackensack, NJ 07601-7125
 517431948 +Hudson County Sheriff, 257 Cornelson Ave., Jersey City, NJ 07302-3113
 517431949 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517431950 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,
 Mount Laurel, NJ 08054-7269
 517431951 +Maris Fraga Dc, 734 Broadway, Bayonne, NJ 07002-4274
 517477698 +Navient Solutions, LLC. on behalf of, NUHEAA, PO BOX 548, Trenton, NJ 08625-0548
 517431955 +Real Time Resolutions, 4909 Savarese Circle, Tampa, FL 33634-2413
 517431957 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
 517431956 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021
 517431960 +Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
 517431961 +Traf Group Inc/A-1 Collections, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
 517431962 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517431966 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 517431965 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517524852 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 15 2019 23:45:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 15 2019 23:45:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecscdi@recoverycorp.com Jan 16 2019 04:17:48
 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
 517558166 +E-mail/Text: g20956@att.com Jan 15 2019 23:46:00 AT&T Mobility II LLC,
 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
 BEDMINSTER, NJ. 07921-2693
 517431928 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 15 2019 23:54:13 Capital One,
 15000 Capital One Dr, Richmond, VA 23238
 517431932 E-mail/Text: bankruptcy@cavps.com Jan 15 2019 23:45:42 Cavalry Portfolio Services,
 Po Box 27288, Tempe, AZ 85285
 517431925 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 15 2019 23:53:47 Capital One,
 Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 517467873 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 15 2019 23:53:47
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517584991 +E-mail/Text: bncmail@w-legal.com Jan 15 2019 23:45:32 CarePoint Health - Physican GSHA,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 517431931 +E-mail/Text: bankruptcy@cavps.com Jan 15 2019 23:45:42 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517435444 +E-mail/Text: bankruptcy@cavps.com Jan 15 2019 23:45:42 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517431933 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 15 2019 23:45:02 Comenity Bank,
 Po Box 182125, Columbus, OH 43218-2125
 517431934 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 15 2019 23:45:02 Comenity Bank,
 Po Box 182789, Columbus, OH 43218-2789
 517665619 E-mail/PDF: resurgentbknofications@resurgent.com Jan 15 2019 23:53:31 LVNV Funding LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517581255 E-mail/PDF: resurgentbknofications@resurgent.com Jan 15 2019 23:53:30
 LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
 517539750 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 15 2019 23:45:20 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 517431953 +E-mail/PDF: pa_dc_claims@navient.com Jan 15 2019 23:53:52 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 517431952 +E-mail/PDF: pa_dc_claims@navient.com Jan 15 2019 23:53:51 Navient, Attn: Bankruptcy,
 Po Box 9500, Wilkes-Barr, PA 18773-9500
 517665620 +E-mail/PDF: bankruptcy@ncfsi.com Jan 15 2019 23:53:51 New Century Financial Services, Inc.,
 110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038
 517527933 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 15 2019 23:53:50
 Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 51

Date Rcvd: Jan 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517431954 +E-mail/Text: bkdepartment@rtresolutions.com Jan 15 2019 23:45:33 Real Time Resolutions,
Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
517433443 +E-mail/PDF: gecsedirecoverycorp.com Jan 16 2019 04:17:48 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517431959 +E-mail/PDF: gecsedirecoverycorp.com Jan 16 2019 04:17:48 Synchrony Bank/HH Gregg,
C/o Po Box 965036, Orlando, FL 32896-0001
517431958 +E-mail/PDF: gecsedirecoverycorp.com Jan 16 2019 04:17:48 Synchrony Bank/HH Gregg,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517431964 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 15 2019 23:44:17
Verizon, Po Box 650051, Dallas, TX 75265-0051
517431963 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 15 2019 23:44:17
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
517570148 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 15 2019 23:54:25 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517431929* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517431930* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517431926* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517431927* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517431937* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431938* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431939* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431940* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431941* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431947* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)
517431943* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517431944* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517431945* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000
517431946* +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000

TOTALS: 0, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 51

Date Rcvd: Jan 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Justin M Gillman on behalf of Debtor Jeffrey A Brenner abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Joint Debtor Shari S Brenner abgillman@optonline.net,
r47252@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7